

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 22-19014-CMG
Chapter: 7
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gary W. Heffley
260 Heritage Dr
Brick, NJ 08723

Social Security No.:
xxx-xx-3357

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: December 7, 2023

JAN: mrg

Jeanne Naughton
Clerk

In re:
Gary W. Heffley
Debtor

Case No. 22-19014-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 07, 2023

User: admin
Form ID: cscnodsc

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Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2023:

Recip ID	Recipient Name and Address
db	+ Gary W. Heffley, 260 Heritage Dr, Brick, NJ 08723-6507
cr	+ Mackevich Burke, 1435 Raritan Rd, Clark, NJ 07066-1230
br	+ Ruggeri Realty, LLC, 2008 Rt. 37 East, Ste. 16, Toms River, NJ 08753-7185
acc	+ Speed Financial Services, Inc., 99 Morris Avenue, Springfield, NJ 07081-1421
519763806	+ 249 Brick LLC, 807 Mantoloking Rd Suite 102, BRICK, NJ 08723-5200
519763807	84 Lumber Co, 383 North Main Street, Eighty Four, PA 15330
519763810	+ Atlantic Credit & Finance, C/O Morgan Borenstein & Morgan, 1236 Brace RD, Cherry Hill, NJ 08034-3229
519763811	Atlantic Dental Assoc., Don't Know, Don't Know, NJ 08701
519763816	Capital One Bank, Don't Know, Don't Know, NJ 08701
519763820	+ Coastal Imaging, PO Box 6750, Portsmouth, NH 03802-6750
519763826	Four Seasons Insulation, Don't Know, Don't Know, NJ 08701
519763827	+ Hackensak Meridian, PO Box650292, Dallas, TX 75265-0292
519763833	Joseph Bachen, 139 N Sunney Ave, Ventor, NJ 08406
519763834	+ Mackevich, Burke etal, 1435 Raritan Road, Clark, NJ 07066-1230
519763836	+ Milstead & Associates, LLC, 220 Lake Drive East , Suite 301, Cherry Hill, NJ 08002-1165
519763837	Monmouth Ocean Neurology, 1944 Corlies Ave, Neptune, NJ 07753
519763838	+ Myriad Emerg Physicians, PO Box 80134, Philadelphia, PA 19101-1134
519763839	+ Sheriff of Ocean County, Jutice Complex, 120 Hooper Ave - PO Box 2191, Toms River, NJ 08754-2191

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 07 2023 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 07 2023 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519763808	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 07 2023 20:44:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
519821130	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 07 2023 20:44:00	American Honda Finance Corporation, Recovery Bankruptcy Center, c/o BKC, PO Box 168088, Irving, Texas 75016-8088
519775857	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 07 2023 20:44:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
519769572	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 07 2023 20:44:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
519763809	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 07 2023 20:44:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
519763812	+ Email/Text: billing@assa-nj.com	Dec 07 2023 20:45:00	Atlantic Shore Surgical Assoc, 478 Brick Blvd., BRICK, NJ 08723-6077
519763813	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 07 2023 20:44:00	Boscovs, PO 182125, Columbus, OH 43218-2125

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Date Rcvd: Dec 07, 2023

Form ID: cscnodsc

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519763814	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 07 2023 21:03:45	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519763815	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 07 2023 20:53:23	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519763818	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 07 2023 21:03:44	Citibank, P.O. Box 6500, Sioux Falls, SD 57117-6500
519763819	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 07 2023 21:03:46	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
519763821	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 07 2023 20:44:00	Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519763822	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 07 2023 21:03:52	Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, Po Box 790040, St. Louis, MO 63179-0040
519763823	+ Email/Text: mrdiscen@discover.com	Dec 07 2023 20:43:00	Discover, PO Box 3025, New Albany, OH 43054-3025
519763824	+ Email/Text: mrdiscen@discover.com	Dec 07 2023 20:43:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
519763825	+ Email/Text: ecourts.col_efilings@fskslaw.com	Dec 07 2023 20:44:00	Fein Such, Khan and Shepard, 7Century Drive, Parsippany, NJ 07054-4673
519763828	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 07 2023 20:52:07	Home Depot, PO Box 790034, St Louis, MO 63179-0034
519763829	+ Email/Text: Bankruptcy@ICSystem.com	Dec 07 2023 20:44:00	I C System Inc, Attn: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
519763830	+ Email/Text: Bankruptcy@ICSystem.com	Dec 07 2023 20:44:00	IC Systems, PO Box 64378, St. Paul, MN 55164-0378
519763832	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 07 2023 20:44:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
519763817	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 07 2023 20:51:53	Chase Card Services, Attn: Correspondence/Bankruptcy, Po Box 15298, Wilmington, DE 19850
519786288	Email/PDF: resurgentbknofications@resurgent.com	Dec 07 2023 20:52:33	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519813569	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 07 2023 20:44:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519763835	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 07 2023 20:44:00	Midland Funding, 8875 Aero Dr., San Diego, CA 92123-2255
519835826	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 07 2023 21:03:45	Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT, POB 41067, Norfolk, VA 23541
519771840	Email/Text: bnc-quantum@quantum3group.com	Dec 07 2023 20:44:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519763840	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 07 2023 20:51:52	Synch/care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519763841	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 07 2023 21:03:44	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519763842	Email/Text: bncmail@w-legal.com	Dec 07 2023 20:44:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
519763843	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 07 2023 20:45:00	US Bank National Assoc., C/O Select Portfolio Servicing, Inc., 3217 S Decker Lake Dr., Salt Lake City, UT 84119-3284
519763844	Email/Text: blopez@woodhavenlumber.com	Dec 07 2023 20:44:49	Woodhaven Lumber & Millwork, 200 James, Lakewood, NJ 08701

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TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519763831	*	Interal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank National Association as Trustee, for Structured Asset Mortgage Investments II Inc., Prime Mortgage Trust, Certificates, Series 2005-5 ajennings@raslg.com
Brian Thomas Crowley	on behalf of Trustee John Michael McDonnell bcrowley@mchfirm.com bcrowley@mcdonnellcrowley.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, for Structured Asset Mortgage Investments II Inc., Prime Mortgage Trust, Certificates, Series 2005-5 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Michael McDonnell	on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com NJ95@ecfbis.com,
John Michael McDonnell	jmcdonnell@mchfirm.com NJ95@ecfbis.com,
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Walter D. Nealy	on behalf of Debtor Gary W. Heffley nealylaw@gmail.com r43366@notify.bestcase.com;walterdnealy-pc-5pBm29TvkU@mycasemail.com;wdnlawcatina@gmail.com

TOTAL: 7